

STATE OF MISSISSIPPI

Peter J. Gaddy and Tina C. Gaddy

COUNTY OF DESOTO

LMM LM403589

SUBSTITUTED TRUSTEES DEED

WHEREAS, on December 21, 1999, Peter J. Gaddy and Tina C. Gaddy, Husband and Wife, executed a Deed of Trust to Shirley Smith, Trustee for the benefit of National City Mortgage Co dba FNMC, which Deed of Trust is filed for record in Book 1175 at Page 454 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company by instrument dated December 29, 1999 and recorded in Book 1200 at Page 690 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, The Leader Mortgage Company LLC f/k/a The Leader Mortgage Company appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated February 26, 2004, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1936 at Page 574 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by The Leader Mortgage Company LLC to foreclose under the terms of said Deed of Trust, I did on April 15, 2004, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 261, Section E, Phase 2, Kingston West, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 60, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

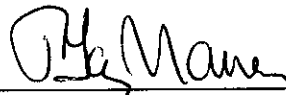
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place

and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on March 25, April 1 and 8, 2004, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, The Leader Mortgage Company LLC bid for said property in the amount of \$91,576.33, which being the highest and best bid, the same was then and there struck off to The Leader Mortgage Company LLC and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto The Leader Mortgage Company LLC the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

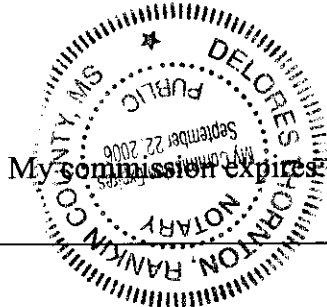
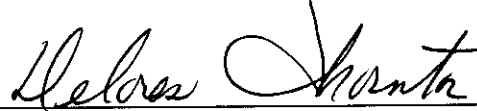
WITNESS MY SIGNATURE, on April 15, 2004.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on April 15, 2004, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.

Notary Public

GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #03-2184

GRANTEE'S ADDRESS:

The Leader Mortgage Company, LLC
C/o Fidelity Nat. FC Sol.
1270 Northland Dr. #200
Mendota Heights, Minnesota 55120
651-234-3500

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: LOT 261, SECTION E, PHASE 2, KINGSTON WEST, S28, T1S, R8W,
DESOTO CO., MS



PROOF OF PUBLICATION

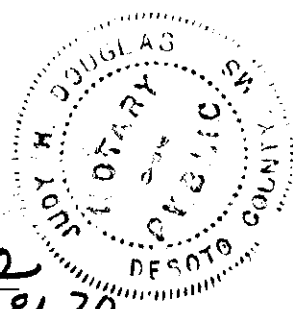
THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE
WHEREAS, on February 25, 1999, Paul J. Massey, Jr., C. Gaddy, Husband and Wife, executed a certain deed of trust to Shirley Smith, Trustee for the benefit of National City Mortgage Co dba FNMC, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi, in Book 1175 at Page 404 and III
WHEREAS, said Deed of Trust was subsequently assigned to The Leader Mortgage Company, by instrument dated December 25, 1999 and recorded in Book 1200 at Page 690 of the aforesaid Chancery Clerk's office; and
WHEREAS, The Leader Mortgage Company LLC, f/k/a The Leader Mortgage Company, has heretofore substituted J. Gary Massey as Trustee by instrument dated February 25, 2004 and recorded in the aforesaid Chancery Clerk's Office in Book 1936 at Page 574; and
WHEREAS, default, having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, The Leader Mortgage Company LLC, f/k/a The Leader Mortgage Company, has requested the undersigned, a Substituted Trustee, to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sum due thereunder, together with attorney's fees, trustee's fees and expense of sale.
NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee, in said deed of trust, will on April 15, 2004 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:
Lot 281, Section E, Phase 2, Kingston West, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 85, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.
I WILL CONVEY only such title as vested in me as Substituted Trustee.
WITNESS MY SIGNATURE on this 22nd day of March, 2004.
J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
Publication Dates:
March 25, April 1 and 8, 2004

Volume No. 109 on the 25 day of Mar., 2004
Volume No. 109 on the 1 day of April, 2004
Volume No. 109 on the 8 day of April, 2004
Volume No. _____ on the _____ day of _____, 2004
Volume No. _____ on the _____ day of _____, 2004
Lisa Fuller

Sworn to and subscribed before me, this 8 day of April, 2004
BY Judy H Douglas
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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B. 2 subsequent insertions of 812 words @ .10 \$ 81.20
C. Making proof of publication and depositing to same \$ 3.00
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